



Law Offices of Theodore M. Costa, Esq.

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Hainesport, NJ 08036

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Attorney for Debtor(s)

Order Filed on September 29, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

IN RE: : Chapter 13  
ELIZABETH GALAS,  
: Case Number: 10-35336-MBK  
Debtor

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**ORDER TO CRAMDOWN AND VOID SECONDARY MORTGAGE  
LIEN OF PNC BANK**

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The relief set forth on the following page is hereby **ORDERED**,

**DATED: September 29, 2016**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Upon consideration of the application of Theodore M. Costa, Esq., attorney for

**ELIZABETH GALAS**, and good cause shown, it is hereby **ORDERED** that:

- A. The mortgage described below is hereby suffered a complete cramdown, and is otherwise declared null and void:

Mortgage dated May 2, 2006 from Elizabeth E. Galas in favor of PNC Bank, recorded in the Office of the Burlington County Clerk at Mortgage Book 10932, Page 540 on May 24, 2006, being Document No. 4312381 for the principal amount of thirty seven thousand dollars (\$37,000.00), covering the Real Estate located at 5 East Darby Circle, Eastampton, New Jersey, being Block 1001.04, Lot 003 on the Official Tax Map of Eastampton Township, Burlington County, New Jersey.

In re:  
Elizabeth Galas  
Debtor

Case No. 10-35336-MBK  
Chapter 13

### CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 29, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2016.

db Elizabeth Galas, 5 Darby Circle, Eastampton, NJ 08060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 01, 2016

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A. as Trustee of WaMu Mortgage Pass-Through Certificates, Series 2005-PR4 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com

Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. as Trustee of WaMu Mortgage Pass-Through Certificates, Series 2005-PR4 jackerman@zuckergoldberg.com

Theodore M. Costa on behalf of Debtor Elizabeth Galas tedcosta.lawyer@gmail.com, libertas1212@yahoo.com

TOTAL: 6